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|--------------------------|----------------------------------|-------------------------|--|
| <b>Interview Summary</b> | <b>Application No.</b>           | <b>Applicant(s)</b>     |  |
|                          | 10/092,028                       | DEGEN ET AL.            |  |
|                          | <b>Examiner</b><br>Sara Chandler | <b>Art Unit</b><br>3693 |  |

All participants (applicant, applicant's representative, PTO personnel):

(1) Sara Chandler.

(3) Darin Gibby.

(2) Jagdish Patel.

(4) \_\_\_\_\_

Date of Interview: 24 April 2007.

Type: a) Telephonic b) Video Conference  
c) Personal [copy given to: 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No.  
If Yes, brief description: \_\_\_\_\_.

Claim(s) discussed: 1-12.

Identification of prior art discussed: Busuioc.

Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an attachment to a signed Office action.

*Jagdish Patel*  
PRIMARY EXAMINER  
AU 3693  
JAGDISH N. PATEL  
PRIMARY EXAMINER  
Examiner's signature, if required

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: No agreement was reached. Applicant explained what the invention is. Problem to be addressed is that bad guys try to move money and it may be the same bad guys taking advantage of different systems. Developed a sort of filter that looks at various indicators and derives a reference list. The invention uses the reference list to evaluate suspicious transactions in different systems (e.g., money transfer, credit card etc.). Examiners suggested amending claims to further define the results of the claimed invention and avoid 101 problems because merely "evaluating" is broad and does not lend itself to a particular result. Examiners suggested further clarifying what is meant by first and second transactions and first and second systems because as presently claimed they could be anything..